

Annual Filing of Frequent Intervenor

Intervenor Name:

Consumers Council of Canada

Mandate and Objectives:

MANDATE

Consumers Council of Canada works toward an improved marketplace for consumers in Canada. Where possible, it takes a collaborative approach to helping consumers, business and government consider consumers' rights and responsibilities, in pursuit of an efficient, equitable, effective and safe marketplace for Canadian consumers.

OBJECTIVES

CONSUMER RIGHTS AND RESPONSIBILITIES

The Council advocates for consumers' ability to exercise their rights and responsibilities in the marketplace. It bases its advocacy on the Charter of International Consumer Rights, to which it has added a ninth, the Right to Privacy. These rights and responsibilities include:

1. Basic Needs

- The right to basic goods and services that guarantee survival.
- The responsibility to use these goods and services appropriately. To take action to ensure that basic needs are available.

2. Safety

- The right to be protected against goods or services that are hazardous to health and life.
- The responsibility to read instructions and take precautions. To take action to choose safety equipment, use products as instructed and teach safety to children.

3. Information

- The right to be given the facts needed to make an informed choice, to be protected against misleading advertising or labeling.
- The responsibility to search out and use available information. To take action to read and follow labels and research before purchase.

4. Choice

- The right to choose products and services at competitive prices with an assurance of satisfactory quality.
- The responsibility to make informed and responsible choices. To take action to resist high-pressure sales and to comparison shop.

5. Representation

- The right to express consumer interests in the making of decisions.
- The responsibility to make opinions known. To take action to join an association such as the Consumers Council of Canada to make your voice heard and to encourage others to

participate.

6. Redress

- The right to be compensated for misrepresentation, shoddy goods or unsatisfactory services.
- The responsibility to fight for the quality that should be provided. Take action by complaining effectively and refusing to accept shoddy workmanship.

7. Consumer Education

- The right to acquire the knowledge and skills necessary to be an informed consumer.
- The responsibility to take advantage of consumer opportunities. Take action by attending seminars and workshops, work to ensure consumer education takes place in schools.

8. Healthy Environment

- The right to live and work in an environment that is neither threatening nor dangerous and which permits a life of dignity and well being.
- The responsibility to minimize environmental damage through careful choice and use of consumer goods and services. Take action to reduce waste, to reuse products whenever possible and to recycle whenever possible.

9. Privacy

- The right to privacy particularly as it applies to personal information.
- The responsibility to know how information will be used and to divulge personal information only when appropriate.

ORGANIZATIONAL OBJECTIVES

The Council is committed to:

- Being a Voice for Consumers: We endeavour to be a voice for consumers across Canada;
- Listening to Consumers: We work to listen to consumers and develop policy consistent with what we are told;
- Consumer Empowerment: We provide leadership in educating and informing consumers about their rights and responsibilities;
- Integrity: We endeavour to conduct our business in ways that are consistent with the highest professional and ethical standards;
- Stakeholder Involvement: We actively seek the advice of a broad range of stakeholders, including other consumer groups, and assess the specific suggestions made, to incorporate, where appropriate, their advice into the Council's policies and programs;
- Excellence in Client and Member Services: We strive to provide high levels of service to stakeholders and members; and
- Financial Sustainability.

Membership of the Intervenor and Constituency Represented:

Consumers Council of Canada is open to application for membership by any individual who is a resident of Canada. However, the Council's board of directors must approve Council membership. This step is taken to ensure voting members of the organization are committed to the Council's mandate and objectives.

In addition, the Council engages members of the public through its Public Interest Network. Public Interest Network participants (currently 2,500 nationally and more than 1,100 from Ontario) agree to make themselves available to the Council for the purpose of being queried about consumer issues.

PIN participants form a national network of thoughtful, knowledgeable Canadian consumers. The Council consults the PIN online about important public and consumer policy issues being

considered by government, corporations and consumer organizations.

PIN volunteers get the satisfaction of knowing their opinions are heard and help improve the Canadian marketplace. Participation in the PIN helps the Council in its work on behalf of consumers in Ontario and across Canada.

The Council seeks to represent retail consumers in Ontario and across Canada concerning consumers' rights and responsibilities in the marketplace, and it has done so actively before the Ontario Energy Board since 2003.

Programs or Activities Carried Out by the Intervenor:

The Council was formed as a federally incorporated non-profit organization in 1994. It is headquartered in Toronto.

To support its evidence-based orientation towards consumer representation, the Council conducts publicly, privately and self-funded research into impacts on consumer rights and responsibilities and seeks to participate in public processes that support access to expert advice to inform its positions.

RESEARCH

The Council has been supported repeatedly as a qualifying research grant applicant to the Office of Consumer Affairs, Innovation, Science and Economic Development Canada's Contributions Program for Non-Profit Consumer and Voluntary Organizations. Eligible recipients must be voluntary organizations that are incorporated as non-profit corporations in Canada and which can demonstrate that they:

- Have a governance structure which assures accountability to a membership representing the consumer interest,

Have the structure, governance and funding arrangements which do not expose them to commercial influence on their research and policy positions,

- Are capable of reaching consumers who are not members of the organization itself;
- Are competent, credible, and accountable in carrying out the projects, and
- Are guided by objectives consistent with the program objective.

Examples of research projects conducted by the Council with the support of Innovation, Science and Economic Development Canada include:

2023-24

The On-Demand Consumer Update

2022

The Consumer Interest and Administrative Authorities

2020-21

The On-Demand Consumer

2019

Consumer Attitudes and Their Role in Reducing the Impact of Counterfeit and Pirated Goods and Services

Super Complainers: Greater Public Inclusiveness in Government Consumer Complaint Handling

Unit Pricing: Time for a National Approach?

Home Energy Labels in Canada: How Well Do They Serve Consumers?

2018

Consumers and Product Insurance Purchase Decisions

Consumers' Experience with Higher Cost Credit

Mandatory Energy Rating and Disclosure for Existing Houses

2017

Dynamic Pricing - Can Consumers Achieve the Benefits They Expect
Consumer Redress, Chargebacks and Merchant Responses in Distant Transactions Incenting
Energy Efficient Retrofits: Risks and Opportunities for Consumers
2016

Consumer Experiences in Rent-to-own
Strengthening the Marketplace Through a Consumer Protection Framework for Consumer
Online Reviews

2015

Consumer Experiences in Online Payday Loans
Stuck in the Middle: Consumers, Transaction Fees and Loyalty Programs
Options for a Sustained Institutional Role for Consumer Organizations in Internal Trade
Harmonization Initiatives

2014

Will Consumers Benefit from Enhanced Product Labelling on Energy-Efficient Products?
2013

The Consumer Impact of Emerging Cyber Threats on Mobile Devices
2012

Do Smartphones Make for Smarter Consumers?
2011

Online Reputation – Awareness, Misuse And Repair
2010

Consumer Groups' Capacity to Assess Potential Consumer Impacts of Policy Proposals
Mapping the Changing Landscape of Wireless Plans

Tax Free Savings Accounts – Early Experience (TFSA)

What Assures Canadian Consumers? Enhancing Credibility and Confidence of Claims made
About Social Responsibility

2009

Creditors Insurance: Are Consumers Being Well Served?

Long Distance Phone Cards: Are Consumers Satisfied? Is Regulation Required? Renovation
Rip-Offs: Problems and Solutions

Research on Consumer Protection, Civil Enforcement and Consumer Advocacy

Sustainable Household Consumption: Key Considerations and Elements for a Canadian
Strategy

The Ontario Smart Metering Initiative: What does it mean for Ontario's residential consumers?
Recent privately and self-funded research has included:

Consumer Perspective Panel Concerning Implications of the Intensification of Residential
Housing (In progress)

Report of the Consumer Group Panel on Food Information, Labelling and Advertising
Canada's Banking Dispute Resolution System

REPRESENTATION

In addition to having actively intervened on behalf of Ontario consumers at the Ontario
Energy Board since 2003, the Council has been an accepted intervenor on behalf of consumers
nationally before the Canadian Radio-television and Telecommunications Commission. Other
federal and provincial government departments and agencies regularly consult it. It has been
the invited guest of Parliamentary and Legislative committees at the federal and provincial
levels of government.

The Council has identified, trained and appointed or recommended consumer representatives
to:

Advertising Standards Council Review Panel

Bereavement Authority of Ontario
Pharmaceutical Advertising Advisory Board
Canadian Food Inspection Agency Consumer Association Roundtable Canadian General Standards Board
Condominium Management Regulatory Authority of Ontario Payments Canada Stakeholder Advisory Committee Competition Bureau Fraud Prevention Forum
Electrical Safety Authority Consumer Advisory Council
Finance Canada, Finpay Committee
Financial Consumer Agency of Canada Consumer Advisory Committee
Financial Services Regulatory Authority of Ontario Consumer Advisory Committee
Home Construction Regulatory Authority of Ontario of Consumer Advisory Committee
Hydro One Networks Customer Advisory Board
IESO Stakeholder Advisory Committee
Ontario Ministry of Energy Electricity Labeling Workshop
Ontario Ministry of Municipal Affairs and Housing, Building Code Technical Advisory Committee
Ontario Motor Vehicle Industry Council Stakeholder Advisory Committee New Home Warranty Program
Ontario Power Authority CEO Customer Advisory Council
Ontario Power Authority Stakeholder Advisory Committee
Ontario Securities Commission, Investor Advisory Panel
Ontario Ministry of Energy's Fuels Sector Working Group
Payments Canada, Stakeholder Advisory Committee
Standards Council of Canada's Consumer and Public Interest Panel
The Technical Standards and Safety Authority Consumer Advisory Committee
Treasury Board of Canada, External Advisory Committee on Regulatory Competitiveness

Governance Structure:

The intervenor's representatives report through the Council's executive director and to the Council's Consumers & Sustainable Communities Committee, which, in-turn, report to the Council's president (and chair of the board), executive committee and board of directors. A report of Council activities is produced annually for members and made available to the public.

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